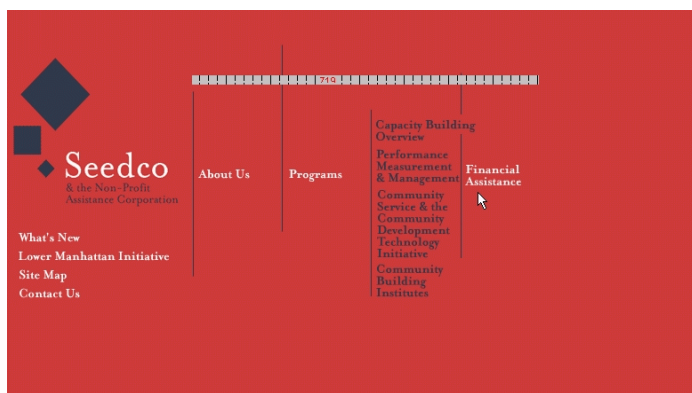# Keeping Americans Working

by
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A s a result of changes in the nation's welfare system, many people are entering the workforce for the first time, and earning low or minimum wages. Often, these new employees' paychecks do not meet their families' basic needs for food, clothing, and shelter. And many of these workers find it difficult to remain employed without some continued benefits, particularly support for childcare.

While several private and public agencies provide benefits to low wage earners in New York City, these services are difficult to access and cannot be used by the clients they are designed to serve. The benefit offices are widely scattered and only open during working hours, making the services even more inaccessible.

In 2002, TOP invested in a project designed to make a difference for these families. Seedco, an economic development intermediary in New York City, is developing **EarnBenefits Online**. This tool will increase newly employed workers' access to, and use of, post-job placement benefits in ten New York City communities. EarnBenefits Online will allow low-wage workers to learn about post-placement benefits and complete applications online. They will also have access to an interactive online curriculum covering issues related to job retention.

The system has three components: a public information web site, eligibility screening, and online applications. The public web site consists of user-friendly pages with information on a variety of post-placement benefits available for low-wage workers. Clients with passwords will log-in to the protected area of the web site and complete a benefits eligibility screening interview. They will be able to choose from a list of benefits to screen themselves for eligibility. If clients find that they are eligible for benefits, they will complete the appropriate applications online.

Seedco staff talk with constituents

To facilitate the application process, the system will store their personal information and automatically fill in the applications whenever possible. EarnBenefits Online will initially roll out with a focus on childcare benefits, and will expand to include a wide range of support for low-wage workers.

As of mid-August, the project team completed drafting requirements and conducted a bidding conference for proposals to build the system. Once the system is up and running, it will be made available with on-site training at ten community-based agencies that run community technology centers, including three faith-based organizations. The content for the site has already been developed and extensively tested by focus groups for relevance and understandability.

According to Project Manager Laura Seidel, "Although it's taken us a while to get to this point, the time we've spent on defining the requirements has ended up improving the system's eventual functionality. The project has improved, and has now taken on a life of it's own as a cohesive whole and an integral part of Seedco's workforce development programming."

EarnBenefits Online packages several technological innovations into a new model of service delivery for the field of community economic development. It builds upon successful private sector techniques, streamlines the process of data collection, meets the needs of each low wage worker through highly customized information, and provides an interactive post-placement support portal.